

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

## **TRANSFER OF CLAIM SERVICING**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee Servicer hereby gives evidence and notice of the transfer of servicing for the claim referenced in this notice.

CrossCountry Mortgage  
Name of Transferee Servicer

Name and Address where notices to Transferee  
Servicer should be sent:

CrossCountry Mortgage  
PO Box 619096  
Dallas, TX 75261-9741

Phone: 833-755-2067  
Last four Digits of Acct #: 8334

Name and Address where  
payments should be sent  
(above):

CrossCountry Mortgage, LLC  
Name of Transferor Servicer

Creditor: CrossCountry Mortgage  
Court claim #: (if known): 7-1  
Amount of Claim  
Total Debt: \$194,482.08  
Date Claim Filed: August 14, 2023

Phone: 800-699-0340  
Last Four Digits of Acct. #: 3787

By: /s/Alyk L. Oflazian Dated: 03/12/2024  
Transferee Servicer/Transferee Servicer's Agent

**IN THE UNITED STATES BANKRUPTCY COURT  
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**CERTIFICATE OF SERVICE**

I certify that on the date of filing, a copy of the foregoing Transfer of Claim Servicing was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Kenneth E. West, Chapter 13 Trustee, [ecfemails@ph13trustee.com](mailto:ecfemails@ph13trustee.com)

MICHAEL A. CIBIK, Attorney for Kerianne Cichonski, mail@cibiklaw.com

I certify that on the date of filing, a copy of the foregoing document was sent by U.S.

Mail to the following:

Kerianne Cichonski and Michael Cichonski, 10005 Westbourne Place, Philadelphia, PA 19114-1522

/s/Alyk L. Oflazian

02/09/2024



PO Box 619097  
Dallas, TX 75261

**OUR INFO**

**ONLINE**

[www.servicing.crosscountrymortgage.com](http://www.servicing.crosscountrymortgage.com)

**YOUR INFO**

**DEBTOR(S)**

KERIANNE CICHONSKI

**CASE NUMBER**

2311779

**LOAN NUMBER**

**PROPERTY ADDRESS**

10005 WESTBOURNE PLACE  
PHILADELPHIA, PA 19114

KERIANNE CICHONSKI  
10005 WESTBOURNE PL  
PHILADELPHIA, PA 19114

Dear KERIANNE CICHONSKI:

The servicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from DOVENMUEHLE MORTGAGE INC to CrossCountry Mortgage effective 2/1/2024. The servicing of the mortgage loan will be handled by the Bankruptcy Department at CrossCountry Mortgage.

This transfer does not affect any term or condition of the mortgage instruments or applicable treatment in current bankruptcy proceedings, other than terms directly related to the servicing of your loan such as where to send your payments or make inquiries related to the mortgage loan.

Except in limited circumstances, the law requires that your prior servicer send you this notice at least 15 days before the effective date of transfer or at closing. Your new servicer must also send you a notice of the transfer no later than 15 days after this effective date or at closing.

Your prior servicer was DOVENMUEHLE MORTGAGE INC. If you have any questions relating to the transfer of servicing, please do not hesitate to contact their Customer Service Department at 78775388790 or via mail at 1 CORPORATE DR STE 360, LAKE ZURICH, IL 60047.

Your new Servicer is CrossCountry Mortgage and your new loan number will be [REDACTED]. If you have any questions relating to the transfer of servicing to CrossCountry Mortgage, you may call the Bankruptcy Department at 833-755-2067 between the hours of Monday through Friday from 7 a.m. to 8 p.m. (CT). Please note the following important address information for the Bankruptcy Department at CrossCountry Mortgage:

Correspondence Address:  
CrossCountry Mortgage  
PO Box 619096  
Dallas, TX 75261-9741

Payment Address:  
CrossCountry Mortgage  
PO Box 619094  
Dallas, TX 75261-9741

The date that your prior servicer will stop accepting payments from you is 1/31/24. The date that your new servicer will start accepting payments from you is 2/1/2024. Send all payments due on or after that date to your new servicer.

**Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.**

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





If your bankruptcy plan requires you to make post-petition mortgage payments directly to the bankruptcy trustee, please continue to send the payments pursuant to the bankruptcy plan and not to the address above.

The transfer of the servicing of the mortgage loan will require you to contact all hazard and flood insurers to add CrossCountry Mortgage as loss payee with the below address and information. For escrow accounts, insurers need to send billing statements/invoices to CrossCountry Mortgage Loss Payee. Be sure to provide CrossCountry Mortgage with a copy of the Notice to the Insurance Provider.

CrossCountry Mortgage  
Its Successors and/or Assigns  
P.O. Box 7729  
Springfield, OH 45501-7729

If your loan has optional insurance, your mortgage life insurance, disability insurance and/or other optional products will be discontinued at the time of transfer. If you wish to maintain coverage, you must contact your provider about direct billing. If your loan does not have optional products, and you wish to obtain them, you will need to contact an optional insurance provider.

If you were making payments to the prior servicer by means of automatic deduction or monthly reoccurrence of Western Union payments, this service will not continue with CrossCountry Mortgage due to the bankruptcy status of the loan. Once the loan is no longer in a bankruptcy status, you can set up automatic payments with CrossCountry Mortgage by contacting the Customer Service Department.

If you authorize your bank or credit union online bill payment system to automatically pay your mortgage payment, you will need to tell your bank or credit union to make those payments to CrossCountry Mortgage

If you are currently participating in, or being considered for, a foreclosure avoidance program or loan modification program, the prior servicer will be transferring to us any supporting documentation you may have submitted. Until the transfer date, you should continue to make your payments (i.e., trial payments, if attempting to qualify for a modification) to the prior servicer. After transfer, you should make all payments to **CrossCountry Mortgage** at the address above. Unless you have received a decision from the prior regarding qualification for these programs, decisions regarding qualification for these programs will be made by CrossCountry Mortgage. If you have received a decision from the prior servicer, we will be advised of that decision and will complete the processing of your workout, in accordance with that decision.

If your intention is to retain the property and you are interested in loss mitigation opportunities outside of the bankruptcy process, please contact our Bankruptcy Loss Mitigation representatives at 833-755-2067, Monday through Friday from 7 a.m. to 8 p.m. (CT). If you are represented by counsel in your bankruptcy proceeding, please be aware that we will need written authorization from your counsel to speak with you directly regarding available loss mitigation options.

Under federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late and a late fee may not be imposed.

Sincerely,

CrossCountry Mortgage, LLC

## **Legal Rights and Protections Under the SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

### **Who May Be Entitled to Legal Protections Under the SCRA?**

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

### **What Legal Protections Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

### **How Does A Servicemember or Dependent Request Relief Under the SCRA?**

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.

CrossCountry Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

### **How Does a Servicemember or Dependent Obtain Information About the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <https://legalassistance.law.af.mil/>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.